

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ralph Thomas Cleveland, Jr.
Laura Washington-Cleveland
Debtor(s)

Case No. 15 B 00710

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/12/2015.
- 2) The plan was confirmed on 06/25/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/20/2016.
- 5) The case was Dismissed on 02/29/2016.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,877.06
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$5,877.06**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,001.83
Court Costs	\$0.00
Trustee Expenses & Compensation	\$215.66
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,217.49**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Education Services	Unsecured	752.00	NA	NA	0.00	0.00
American Honda Finance Corporation	Secured	21,432.00	21,897.21	21,897.21	4,113.15	546.42
American InfoSource LP as Agent	Unsecured	734.00	724.51	724.51	0.00	0.00
Atlantic Credit & Finance Inc	Unsecured	9,917.00	7,197.32	7,197.32	0.00	0.00
Cavalry SPV I LLC Assignee of Capital One	Unsecured	262.00	262.73	262.73	0.00	0.00
Citibank	Unsecured	1,147.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	1,999.00	2,064.32	2,064.32	0.00	0.00
First Premier BANK	Unsecured	573.00	NA	NA	0.00	0.00
First Premier BANK	Unsecured	952.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	592.42	592.42	0.00	0.00
Internal Revenue Service	Unsecured	0.00	2,308.60	2,308.60	0.00	0.00
Internal Revenue Service	Priority	3,000.00	3,742.91	3,742.91	0.00	0.00
Loyola University Medical Center	Unsecured	166.00	740.84	740.84	0.00	0.00
Loyola University Medical Center	Unsecured	0.00	202.37	202.37	0.00	0.00
M3 Financial Services	Unsecured	52.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	814.00	814.29	814.29	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,147.00	1,147.42	1,147.42	0.00	0.00
Quantum3 Group	Unsecured	481.00	481.56	481.56	0.00	0.00
Quantum3 Group	Unsecured	194.00	194.98	194.98	0.00	0.00
Quicken Loans Inc	Secured	112,596.00	111,538.08	111,538.08	0.00	0.00
Quicken Loans Inc	Secured	1,417.50	1,417.50	1,417.50	0.00	0.00
Sprint Corp	Unsecured	1,221.00	1,221.17	1,221.17	0.00	0.00
SunTrust Bank	Unsecured	4,270.00	4,520.23	4,520.23	0.00	0.00
Village of Broadview	Unsecured	450.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$111,538.08	\$0.00	\$0.00
Mortgage Arrearage	\$1,417.50	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,897.21	\$4,113.15	\$546.42
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$134,852.79	\$4,113.15	\$546.42
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,742.91	\$0.00	\$0.00
TOTAL PRIORITY:	\$3,742.91	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,472.76	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,217.49</u>
Disbursements to Creditors	<u>\$4,659.57</u>

TOTAL DISBURSEMENTS :	<u>\$5,877.06</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/02/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.